

MISSION:

The Live Where You Work Homebuyer Program builds strong communities and promotes sustainable land use by encouraging people to live close to their places of employment.

SPONSORS:

Live Where You Work is sponsored by the New Jersey Housing and Mortgage Finance Agency (HMFA) in partnership with individual cities, boroughs and towns throughout New Jersey.

ABOUT THE TOWNSHIP OF MIDDLETOWN:

Middletown Township, the *Biggest Small Town in New Jersey*, is a 41-square mile community comprised of several villages and neighborhoods, each with its own unique identity. Residents include those who can trace their families back over 350 years to those who have just recently moved here. Together we form a tight-knit community that some 67,000 friends and neighbors are proud to call home.

A diverse landscape and housing stock makes Middletown an ideal destination for first-time homebuyers. You'll find charming waterfront homes, beautiful homes nestled in the woods, and well-maintained homes in historic districts and other more traditional suburban settings.

Residents have convenient access to major roads including State Highway 35 and 36 and County Route 520. A NJ Transit Rail Station, an Academy Bus Station and the Belford Ferry terminal are located here. Popular commercial shopping centers and neighborhood commercial districts can be easily accessed by car or mass transit.

When it comes to finding leisure activities, you don't need to travel far. Middletown boasts a world-class library and cultural arts center, 48 active parks, two beaches, recreation centers, roller hockey rinks, a pool club, a senior center and hundreds of acres of open space.

Middletown is blessed in so many ways, which explains why it has been and continues to be one of the most desirable places to live in the country.

If you already work in Middletown, the Live Where You Work Homebuyer Program is just another reason to make Middletown your new home!



637 South Clinton Avenue
Trenton, NJ 08650-2085
TEL: 609-278-7400
www.njhousing.gov



1 Kings Highway
Middletown, NJ 07748
TEL: 732-615-2000 ext. 2289
www.middletownnj.org

LIVE WHERE YOU WORK - MIDDLETOWN HOMEBUYER PROGRAM

DO YOU WORK IN MIDDLETOWN? YOU MAY BE ELIGIBLE!



LIVE WHERE YOU WORK

A PROGRAM OF THE NJ HOUSING AND MORTGAGE FINANCE AGENCY

**ELIMINATE THOSE LONG COMMUTES TO WORK!
DOWNPAYMENT AND CLOSING COST ASSISTANCE!
MORE FLEXIBLE UNDERWRITING CRITERIA!**

TO LEARN MORE ABOUT LIVE WHERE YOU WORK – MIDDLETOWN

VISIT US ON THE INTERNET AT
WWW.LIVETHEREYOUWORK.NJ.GOV
OR CALL 1-800-NJHOUSE



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SEARCH FOR A HOME

View potential properties by
visiting these websites:**

www.middletownnj.org



WHAT IS MIDDLETOWN TOWNSHIP'S LIVE WHERE YOU WORK PROGRAM?

Live Where You Work - Middletown Township is a special homebuyer incentive program that provides low-interest mortgage loans to homebuyers who work in and who are looking to purchase a home in Middletown.

WHAT ARE THE BENEFITS OF MIDDLETOWN TOWNSHIP'S LIVE WHERE YOU WORK PROGRAM?

- Low-interest mortgages for homebuyers.
- Downpayment and closing cost assistance for the purchase of a home.
- More flexible underwriting criteria for the loan qualification process.
- Additional savings offered by local businesses in partnership with Middletown Township. Visit www.middletownnj.org for more information.

MAXIMUM INCOME LIMITS FOR MIDDLETOWN TOWNSHIP†‡

FAMILY SIZE	TOWNSHIP WIDE
1-2 person household	\$91,700
3+ person household	\$105,455

MAXIMUM PURCHASE PRICE LIMITS FOR MIDDLETOWN TOWNSHIP†

HOUSE TYPE	TOWNSHIP WIDE
New 1 family	\$429,619
Existing 1 family	\$429,619
Existing 2 family	\$550,005
Existing 3 family	\$664,828
Existing 4 family	\$826,218

A MESSAGE FROM THE MIDDLETOWN TOWNSHIP COMMITTEE

It is no accident that Middletown Township has been included in MONEY Magazine's Top 100 Places to Live in America three times. A strong sense of community, low crime rate, great schools, rich history, and a wealth of cultural and leisure activities are a few of the reasons Middletown is an ideal place to live.

There's a diverse selection of real estate available to suit your needs from condos to townhomes to single family homes and employment opportunities ranging from the small local business to some of the County's largest employers. We're sure you'll be as proud as we are to call Middletown home.

** Not all properties listed on these websites are located within Urban Target Areas.

† These limits are set by the federal government and are subject to change without notice. (Updated 3/31/08)

‡ Interest rates will vary depending on income. See www.livewhereyouwork.nj.gov for more information.